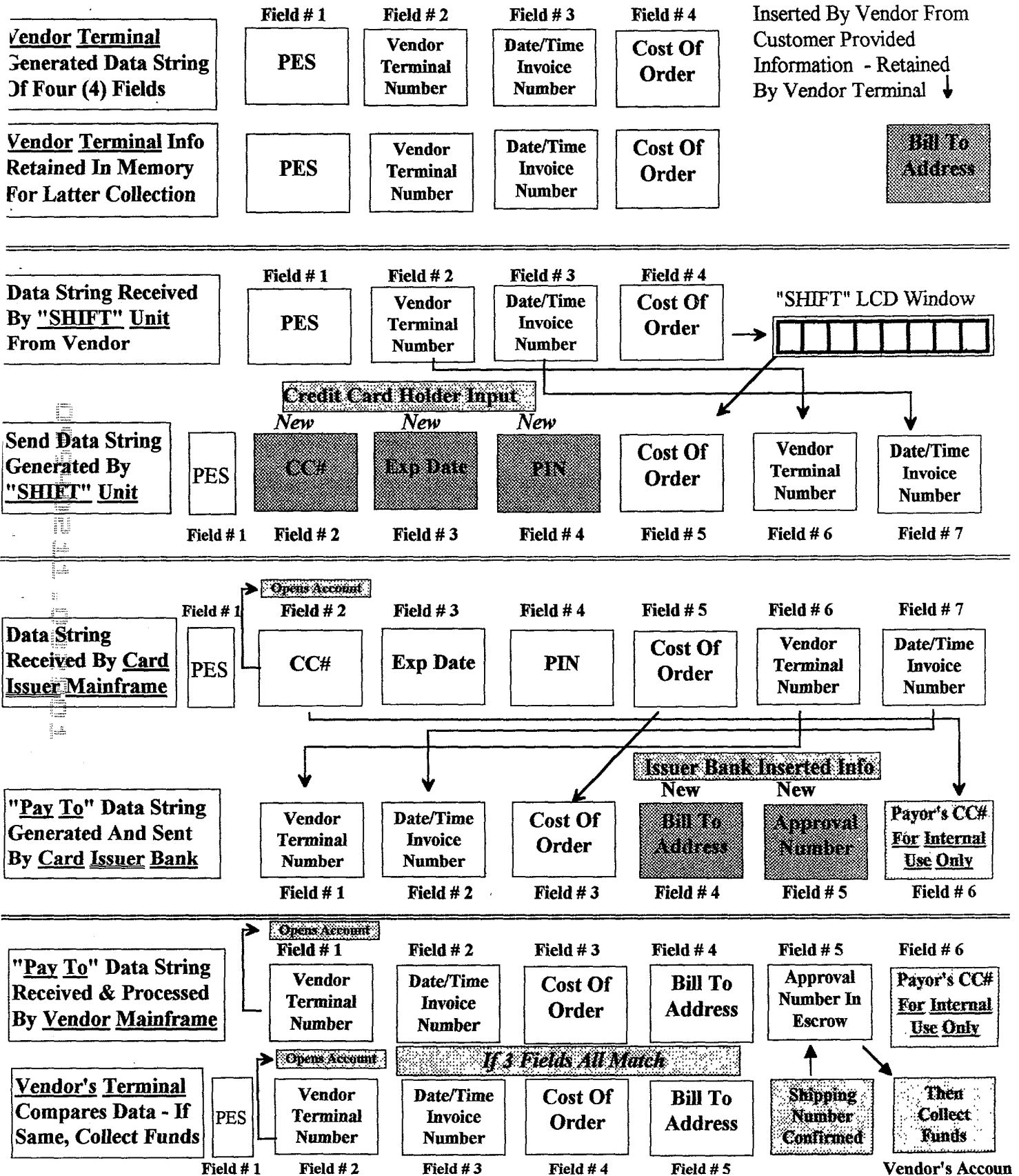


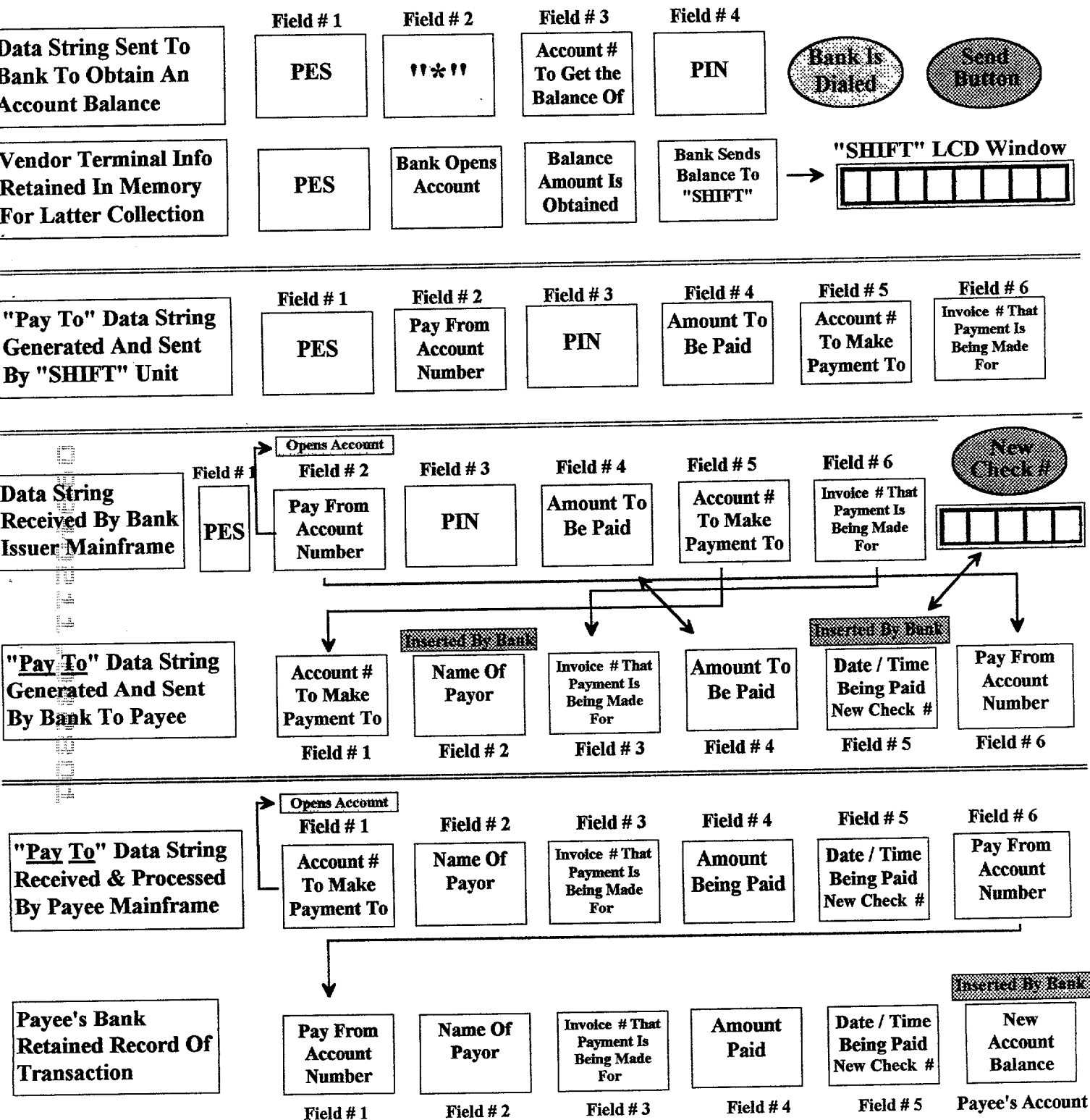
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Flow Chart For Credit Card Purchases



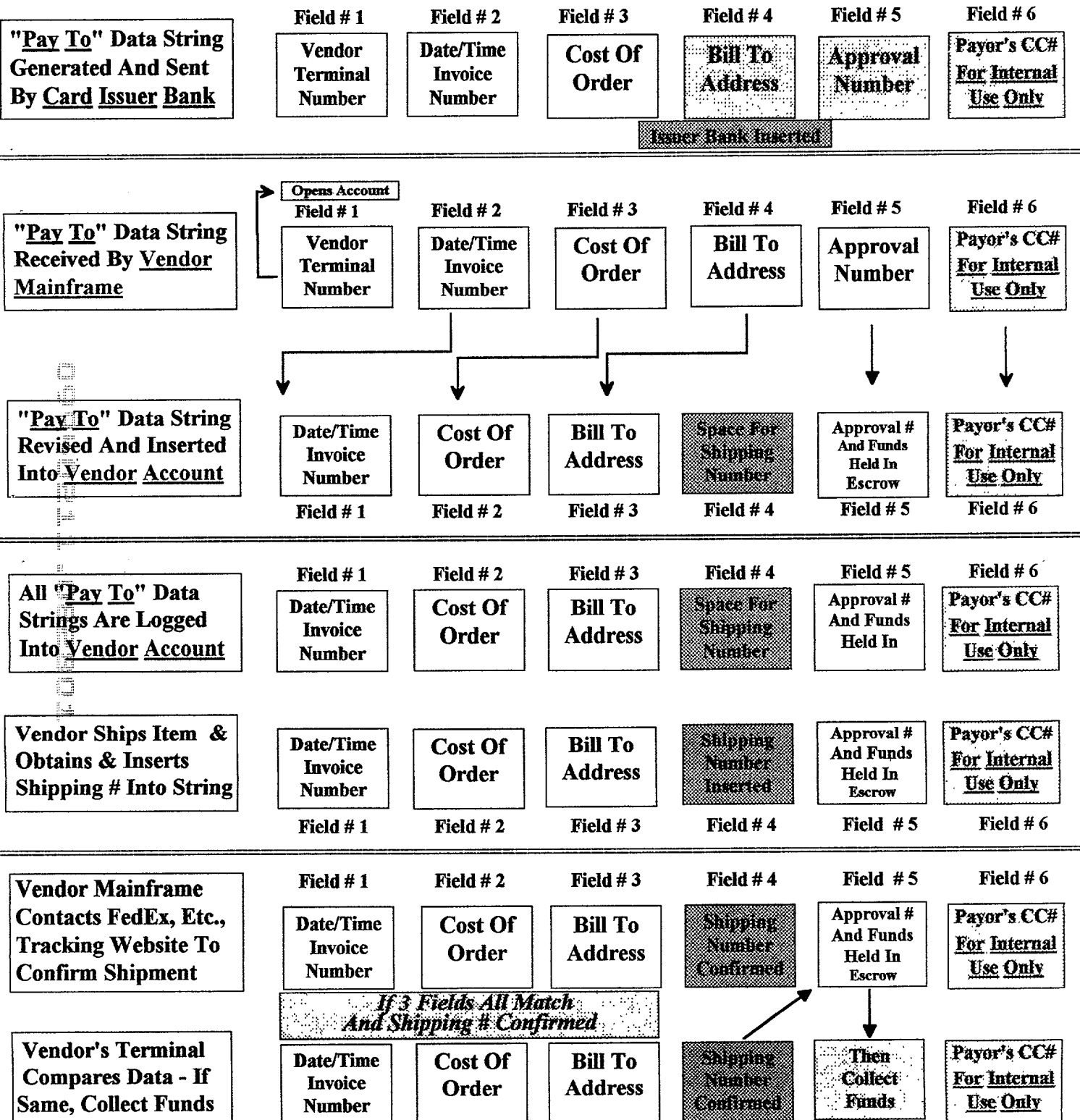
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Flow Chart For Electronic Banking

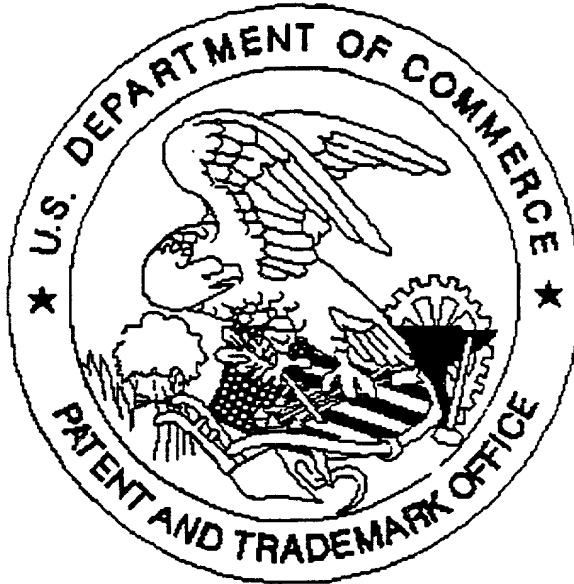


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Flow Chart For Vendor Terminal Issuer Mainframe And Shipping Security Feature Procedure



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* There are only 9 pages of Specification
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